



Pets make your family whole. Cover them with Pet Insurance.



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Help cover the costs of vet visits,
accidents, illness and more.

Why is pet insurance important?

Now more than ever, pets are playing a significant role in our lives, and it is important to keep them safe and healthy. **Help make sure your furry family members are protected against unplanned vet expenses for covered accidents or illnesses with MetLife Pet Insurance.**¹

- A small monthly payment can help you prepare for unexpected vet expenses down the road
- More than **6 in 10** pet owners said their pet has had an **emergency medical expense**²
- 24% of **pet parents have credit card or personal loan debt** to cover pet health and vet costs³
- Average annual cost for a routine vet visit is **\$212 for a dog** and **\$160 for a cat**; and average annual cost for a surgical vet visit is **\$426 for a dog** and **\$214 for a cat**⁴
- Pet insurance may not cover pre-existing conditions

What's covered?⁵

- accidental injuries
- illnesses
- exam fees
- surgeries
- medications
- ultrasounds
- hospital stays
- X-rays and diagnostic tests

Coverage⁵ also includes

- hip dysplasia
- hereditary conditions
- congenital conditions
- chronic conditions
- alternative therapies
- holistic care
- and much more!

...so there's no better time than now to protect your furry family members!

To get a quote or enroll go to www.metlife.com/getpetquote or call 800 GET-MET8.
(Reference company name: PCI Insurance when verifying eligibility)

How does MetLife Pet Insurance¹ work?



Select and enroll in the coverage that's best for you and your pet



Download our mobile app



Take your pet to the vet



Pay the bill and send it with your claim to us via our mobile app, online portal, email, fax or mail



Receive reimbursement⁶ by check or direct deposit if the claim expense is covered under the policy

Frequently Asked Questions

Q: What does it cover?

A: Coverage² includes:

- accidental injuries
- illnesses
- exam fees
- surgeries
- medications
- ultrasounds
- hospital stays
- x-rays and diagnostic tests

And our coverage² also includes:

- hip dysplasia
- hereditary conditions
- congenital conditions
- holistic care
- chronic conditions
- alternative therapies
- and much more!

Q: What does it not cover?

A: Pre-existing conditions may not be covered —enroll your pets today and help make sure they're protected.

Q: How is the cost determined?

A: Each pet's premium will be unique based on the age, gender, breed, location, as well as coverage amount. Employees' contact MetLife directly at www.metlife.com/getpetquote.com or call 800-GET-MET8 for quote and enrollment. Your need to reference PCI Insurance to confirm eligibility.

Q: How do I pay for my coverage?

A: You can will set-up payment directly with MetLife via bank or credit card.

Q: Can I visit any vet?

A: You can visit any licensed vet or emergency clinic in the U.S., and you and your veterinarian of choice can determine the best treatment plan and medical course of action for your pet. Once you've received and paid your bill, send it to us and we will process your claim for reimbursement⁵ if the claim expense is covered under the policy.

Q: When does coverage start?

A: MetLife Pet Insurance¹, provides among the shortest wait periods⁶ for accident and illness coverage. Accident coverage and wellness coverage (for those who select it) begin on the effective date of your policy. Illness coverage begins 14 days later.

Q: How much pet insurance do I need?

A: We believe that every individual and their pet have unique needs. Hence, we provide the ability to customize your coverage. Coverage is flexible and customizable so that you can choose the plan that works for you. Options include:

- levels of coverage from \$500–unlimited⁸
- \$0–\$2,500 deductible options⁹
- reimbursement percentages from 50%–100%⁵

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1. Pet Insurance offered by MetLife Pet Insurance Solutions LLC is underwritten by Independence American Insurance Company (“IAIC”), a Delaware insurance company, headquartered at 485 Madison Avenue, NY, NY 10022, and Metropolitan General Insurance Company (“MetGen”), a Rhode Island insurance company, headquartered at 700 Quaker Lane, Warwick, RI 02886, in those states where MetGen’s policies are available. MetLife Pet Insurance Solutions LLC is the policy administrator authorized by IAIC and MetGen to offer and administer pet insurance policies. MetLife Pet Insurance Solutions LLC was previously known as PetFirst Healthcare, LLC and in some states continues to operate under that name pending approval of its application for a name change. The entity may operate under an alternate, assumed, and/or fictitious name in certain jurisdictions as approved, including MetLife Pet Insurance Services LLC (New York and Minnesota), MetLife Pet Insurance Solutions Agency LLC (Illinois), and such other alternate, assumed, or fictitious names approved by certain jurisdictions.
2. Provided all terms of the policy are met. Application is subject to underwriting review and approval. Like most insurance policies, insurance policies issued by IAIC and MetGen contain certain deductibles, co-insurance, exclusions, exceptions, reductions, limitations, and terms for keeping them in force. For costs, complete details of coverage and exclusions, and a listing of approved states, please contact MetLife Pet Insurance Solutions LLC.
3. 2019-2020 APPA National Pet Owners Survey.
4. 80% of claims are processed within 10 days or less.
5. Reimbursement options include: 70%, 80%, 90% and 100%. In addition, there is also a 50% option for MetGen underwritten policies only and a 65% for IAIC underwritten policies only.
6. Wait period for accident coverage is midnight EST compared to 2 to 15 days for competitors; wait period for illness coverage is 14 days compared to 14 to 30 days for competitors, based on a January 2021 review of publicly available summary information about competitors’ offerings. Competitors did not furnish copies of their policies for review. If you have questions about a particular competitor’s policy or coverage, please contact them or their representative directly.
7. Delfino D. 42% of Millennials Have Been in Debt for Their Pet. LendingTree website. <https://www.lendingtree.com/personal/pet-financing/average-pet-debt/>. Accessed April 22, 2020.
8. Annual limit options range from \$1,000–\$25,000 in \$1,000 increments. In addition, there is also a \$500 annual limit option for MetGen underwritten policies. Unlimited benefit option subject to availability.
9. Deductible options range include: \$0–\$750 in \$50 increments and \$1,000, \$1,250, \$1,500, \$2,000 and \$2,500.

Pet Insurance is Underwritten and Issued by Metropolitan General Insurance Company

Metropolitan General Insurance Company (“MetGen”), a Rhode Island insurance company, headquartered at 700 Quaker Lane, Warwick, RI 02886, is the insurance carrier for this product. Availability across all 50 states is subject to pending regulatory approvals. MetLife Pet Insurance Solutions LLC is the policy administrator authorized by MetGen to offer and administer pet insurance policies. This entity was previously known as PetFirst Healthcare, LLC and in some states continues to operate under that name pending approval of its application for a name change. The entity may operate under an alternate, assumed, and/or fictitious name in certain jurisdictions as approved, including MetLife Pet Insurance Services LLC (New York and Minnesota), MetLife Pet Insurance Solutions Agency LLC (Illinois), and such other alternate, assumed, or fictitious names approved by certain jurisdictions. Application is subject to underwriting review and approval. Like most insurance policies, insurance policies issued by MetGen contain certain deductibles, co-insurance, exclusions, exceptions, reductions, limitations, and terms for keeping them in force. For costs, complete details of coverage and exclusions, and a listing of approved states, please contact MetLife Pet Insurance Solutions LLC.

If a policy’s annual limit is at least \$5,000 and the policyholder has at least \$1,000 of unused benefits remaining at the end of the policy year, then upon renewal MetLife will automatically increase the annual limit by \$500 for the renewal policy at no additional cost. The automatic annual limit increase will not apply if changes are made to the renewed policy.

With the healthy pet incentive, your pet’s deductible automatically decreases by \$50 each policy year that you don’t receive a claim reimbursement.

Only provider offering Family plans, based on a January 2021 review of publicly available summary information about competitors offerings. Competitors did not furnish copies of their policies for review. If you have questions about a particular competitor’s policy or coverage, please contact them of their representative directly.

Please see the plan description for details.

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